

**Information to identify the case:**

Debtor 1

Gary G Goodman

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9312

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 19-15156-CMG

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gary G Goodman

11/3/23**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Gary G Goodman  
Debtor

Case No. 19-15156-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Nov 03, 2023

Form ID: 3180W

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 05, 2023:**

Recip ID	Recipient Name and Address
db	#+ Gary G Goodman, 72 Poor Farm Road, Pennington, NJ 08534-3801
518102975	+ Beth Smith P.C., 12 Roszel Road, Suite C205, Princeton, NJ 08540-6234
518102979	+ Comnity Bank/Williams Sonoma, PO Box 182789, Columbus, OH 43218-2789
518102981	+ Lynne Dörner, 72 Poor Farm Road, Pennington, NJ 08534-3801

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 03 2023 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 03 2023 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518102972	+ Email/PDF: bncnotices@becket-lee.com	Nov 03 2023 21:14:42	American Express, PO BOX 981537, El Paso, TX 79998-1537
518241518	Email/PDF: bncnotices@becket-lee.com	Nov 03 2023 21:04:26	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518102973	+ EDI: BANKAMER.COM	Nov 04 2023 00:37:00	Bank Of America, PO BOX 982238, El Paso, TX 79998-2238
518224583	+ EDI: BANKAMER2.COM	Nov 04 2023 00:37:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518102976	+ EDI: CITICORP.COM	Nov 04 2023 00:37:00	CITIBANK/CBNA, PO BOX 6190, Sioux Falls, SD 57117-6190
518102977	+ EDI: CAPONEAUTO.COM	Nov 04 2023 00:37:00	Capital One Auto Finance, PO BOX 60511, City Of Industry, CA 91716-0511
518129793	+ EDI: AISACG.COM	Nov 04 2023 00:37:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518141113	+ EDI: AISACG.COM	Nov 04 2023 00:37:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518174028	+ Email/Text: RASEBN@raslg.com	Nov 03 2023 20:50:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518102982	EDI: CITICORP.COM	Nov 04 2023 00:37:00	Macy's Department Stores, PO BOx 8218, Mason, OH 45040
518263187	EDI: Q3G.COM	Nov 04 2023 00:37:00	Department Stores National Bank, c/o Quantum3

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			Group LLC, PO Box 657, Kirkland, WA 98083-0657
518102980	Email/Text: bk@freedomfinancialnetwork.com	Nov 03 2023 20:49:00	Freedom Financial, 1875 South Grant Street 425, San Mateo, CA 94402
518148724	Email/Text: bk@freedomfinancialnetwork.com	Nov 03 2023 20:49:00	Freedom Financial Asset Management, POB 2340, Phoenix, AZ 85002
519637929	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 03 2023 20:50:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
519637930	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 03 2023 20:50:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037, Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
518102978	EDI: JPMORGANCHASE	Nov 04 2023 00:37:00	Chase Card, PO BOX 15298, Wilmington, DE 19850
518243652	Email/PDF: resurgentbknofications@resurgent.com	Nov 03 2023 20:53:18	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518257400	EDI: PRA.COM	Nov 04 2023 00:37:00	Portfolio Recovery Associates, LLC, c/o Banana Republic Visa, POB 41067, Norfolk VA 23541
518257233	EDI: PRA.COM	Nov 04 2023 00:37:00	Portfolio Recovery Associates, LLC, c/o Lowe's, POB 41067, Norfolk VA 23541
518250053	^ MEBN	Nov 03 2023 21:34:36	RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd Buildings 6&8, Charlotte, NC 28217-1932
518102983	^ MEBN	Nov 03 2023 21:34:32	RoundPoint Mortgage Servicing Corproation, P.O. Box 19409, Charlotte, NC 28219-9409
518102984	+ EDI: RMSC.COM	Nov 04 2023 00:37:00	SYNCB/BANANA REPUBLIC, PO BOX 965005, Orlando, FL 32896-5005
518102985	+ EDI: RMSC.COM	Nov 04 2023 00:37:00	SYNCB/LOWES, PO BOX 956005, Orlando, FL 32896-0001
518120900	+ EDI: RMSC.COM	Nov 04 2023 00:37:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
518102974	*+	Bank of America, PO BOX 982238, El Paso, TX 79998-2238

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 3, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Roundpoint Mortgage Servicing Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Graig P. Corveleyn	on behalf of Debtor Gary G Goodman CorveleynLawFirm@gmail.com
Matthew K. Fissel	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5